

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

John P Gilbert
Violet A Gilbert
Debtor(s)

Case No. 08 B 31308

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/17/2008.
- 2) The plan was confirmed on 01/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/28/2009, 01/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/26/2009.
- 5) The case was Completed on 05/14/2013.
- 6) Number of months from filing to last payment: 54.
- 7) Number of months case was pending: 57.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$4,627.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$72,034.86
Less amount refunded to debtor	\$3,066.82

NET RECEIPTS: **\$68,968.04**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,421.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,636.40
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,057.90**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Servicing Co	Secured	32,711.00	2,500.00	2,500.00	2,500.00	0.00
Aspen/Fb&T	Unsecured	982.00	NA	NA	0.00	0.00
Capital One	Unsecured	802.00	NA	NA	0.00	0.00
Capital One Auto Finance	Secured	17,998.00	8,850.00	8,850.00	8,850.00	488.90
Capital One Auto Finance	Unsecured	17,998.00	6,837.28	6,837.28	6,837.28	0.00
Cavalry Portfolio Services	Unsecured	239.00	NA	NA	0.00	0.00
Chase Bank USA NA	Unsecured	NA	111.86	111.86	111.86	0.00
City Of Chicago Dept Of Revenue	Unsecured	360.00	870.00	870.00	870.00	0.00
Commonwealth Edison	Unsecured	500.00	920.21	920.21	920.21	0.00
CSX Chicago Terminal Credit Union	Unsecured	1,749.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	175.00	178.88	178.88	178.88	0.00
ECast Settlement Corp	Unsecured	557.00	571.55	571.55	571.55	0.00
GMAC Mortgage Corporation	Secured	151,602.00	116,827.96	116,827.96	0.00	0.00
GMAC Mortgage Corporation	Secured	151,602.00	28,524.78	28,525.39	0.00	0.00
Internal Revenue Service	Priority	NA	2,800.00	2,800.00	2,800.00	0.00
Internal Revenue Service	Unsecured	18,867.00	19,797.51	19,797.51	19,797.51	0.00
Nicor Gas	Unsecured	582.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	17,344.00	2,629.57	2,629.57	2,629.57	0.00
Portfolio Recovery Associates	Secured	17,344.00	16,379.57	13,750.00	13,750.00	781.90
Springleaf Financial Services	Unsecured	1,566.00	1,822.48	1,822.48	1,822.48	0.00
Surety Finance	Unsecured	273.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$116,827.96	\$0.00	\$0.00
Mortgage Arrearage	\$31,025.39	\$2,500.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$22,600.00	\$22,600.00	\$1,270.80
TOTAL SECURED:	\$170,453.35	\$25,100.00	\$1,270.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,800.00	\$2,800.00	\$0.00
TOTAL PRIORITY:	\$2,800.00	\$2,800.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,739.34	\$33,739.34	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,057.90</u>
Disbursements to Creditors	<u>\$62,910.14</u>
TOTAL DISBURSEMENTS :	<u>\$68,968.04</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2013

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.